



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** EB ACQUISITION COMPANY II LLC

**City/State** UNIVERSITY PARK, TX

## Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 19,422,861

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**EB ACQUISITION COMPANY II LLC**  
**6565 HILLCREST AVENUE, 6TH FLOOR**  
**UNIVERSITY PARK, TX 75205**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000) .....	18,842,557	18,025,135	17,095,118		
Net income (\$000) .....	88,143	39,956	7,356		
Number of BHCs in peer group .....	130	128	125		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....		2.60		3.19	2.77	77		3.01							
+ Non-interest income .....	0.38	1.04	14	0.39	1.21	12	0.17	1.32	2						
– Overhead expense .....	2.05	2.17	43	2.38	2.57	48	1.08	2.69	1						
– Provision for credit losses .....	0.11	-0.09	92	0.64	0.51	70	0.13	0.15	52						
+ Securities gains (losses) .....	0	0.01	23	0	0.02	16	0	0.01	35						
+ Other tax equivalent adjustments .....		0		0	0	82		0							
= Pretax net operating income (tax equivalent) .....		1.66		0.57	1.04	15		1.56							
Net operating income .....	0.47	1.26	5	0.22	0.81	13	0.04	1.19	3						
Net income .....	0.47	1.26	4	0.22	0.82	13	0.04	1.19	3						
Net income (Subchapter S adjusted) .....		1.97			1.18			1.17							
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....		3.06		3.76	3.55	61		4.41							
Interest expense .....	0.06	0.25	8	0.22	0.52	12	0.12	1.08	0						
Net interest income (tax equivalent) .....		2.80		3.54	3.01	78		3.33							
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.13	0.11	63	0.21	0.27	50	0.11	0.21	42						
Earnings coverage of net loan and lease losses (X) .....	20.99	39.72	51	9.50	22.91	42	4.04	24.40	17						
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13						
Allowance for loan and lease losses / Total loans and leases .....	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13						
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.39	0.49	40	0.47	0.71	34	0.73	0.57	69						
30–89 days past due loans and leases / Total loans and leases .....	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85						
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4						
Net short-term noncore funding dependence .....	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13						
Net loans and leases / Total assets .....	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26						
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15						
Holding company equity capital / Total assets .....	5.58	10.71	1	5.84	11.16	1	6.08	12.43	2						
Total equity capital (including minority interest) / Total assets .....	12.29	10.82	72	12.89	11.29	73	13.36	12.57	61						
Common equity tier 1 capital / Total risk-weighted assets .....	12.92	12.42	65	13.81	12.38	79	13.01	12.17	75						
Net loans and leases / Equity capital (X) .....	10.03	5.53	96	9.83	5.58	95	9.68	5.21	97						
Cash dividends / Net income .....	105.25	28.27	99	0	42.30	4	0	33.12	3						
Cash dividends / Net income (Subchapter S adjusted) .....		3.14			-0.65			-12.02							
<b>Growth Rates</b>															
Assets .....	1.46	10.50	14	11.27	16.68	35		9.26							
Equity capital .....	-3.03	7.46	6	6.89	6.99	56		10.49							
Net loans and leases .....	-1.13	3.36	38	8.54	9.07	56		9.10							
Noncore funding .....	-45.61	-14.79	13	-42.83	-12.18	13		6.59							
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36						
Long-term debt / Equity capital .....	0	10.95	12	0	13.56	10	0	13.04	13						
Equity investment in subsidiaries / Equity capital .....	100	103.22	39	100	102.81	35	100	103.22	35						
Cash from ops + noncash items + op expense / Op expense + dividends .....		154.48			147.24			190.27							

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	553,867	529,952	180,777			4.51	
Income from lease financing receivables.....	0	2	2			-100.00	
Fully taxable income on loans and leases.....	553,837	529,860	180,779			4.53	
Tax-exempt income on loans and leases.....	30	94	0			-68.09	
Estimated tax benefit on income on loans and leases.....		22					
Income on loans and leases (tax equivalent).....		529,976					
Investment interest income (tax equivalent).....		76,590					
Interest on balances due from depository institutions.....	777	1,866	7,468			-58.36	
Interest income on other earning assets.....	5,536	3,125	1,391			77.15	
Total interest income (tax equivalent).....		611,557					
Interest on time deposits of \$250K or more.....	709	4,313	1,473			-83.56	
Interest on time deposits < \$250K.....	1,566	8,532	2,462			-81.65	
Interest on foreign office deposits.....	0	0	0				
Interest on other deposits.....	7,274	21,876	14,620			-66.75	
Interest on other borrowings and trading liabilities.....	16	47	6			-65.96	
Interest on subordinated debt and mandatory convertible securities.....	1,352	1,352				0.00	
Total interest expense.....	10,917	36,120	18,561			-69.78	
Net interest income (tax equivalent).....		575,437					
Non-interest income.....	71,160	70,748	29,066			0.58	
Adjusted operating income (tax equivalent).....		646,185					
Overhead expense.....	385,799	429,538	184,813			-10.18	
Provision for credit losses.....	21,221	114,745	21,765				
Securities gains (losses).....	0	0	0				
Other tax equivalent adjustments.....		1					
Pretax net operating income (tax equivalent).....		102,227					
Applicable income taxes.....	79,935	8,563	4,311			833.49	
Tax equivalent adjustments.....		200					
Applicable income taxes (tax equivalent).....		8,763					
Minority interest.....	117,870	53,508	9,851			120.28	
Net income before discontinued operations, net of minority interest.....	88,143	39,956	7,356			120.60	
Discontinued operations, net of applicable income taxes.....	0	0	0				
Net income attributable to holding company.....	88,143	39,956	7,356			120.60	
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	206,013	93,464	17,207			120.42	
Investment securities income (tax equivalent).....		76,590					
US Treasury and agency securities (excluding mortgage-backed securities) ..	2,097	7,509	4,395			-72.07	
Mortgage-backed securities.....	65,603	63,697	21,576			2.99	
All other securities.....		5,384					
Cash dividends declared.....	92,770	0	0				
Common.....	92,770	0	0				
Preferred.....	0	0	0				

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....		2.85		3.39	3.27	59		4							
Less: Interest expense .....	0.06	0.23	8	0.20	0.48	11	0.11	0.98	0						
Equals: Net interest income (tax equivalent) .....		2.60		3.19	2.77	77		3.01							
Plus: Non-interest income .....	0.38	1.04	14	0.39	1.21	12	0.17	1.32	2						
Equals: adjusted operating income (tax equivalent) .....		3.70		3.58	4.04	29		4.41							
Less: Overhead expense .....	2.05	2.17	43	2.38	2.57	48	1.08	2.69	1						
Less: Provision for credit losses .....	0.11	-0.09	92	0.64	0.51	70	0.13	0.15	52						
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49						
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	23	0	0.02	17	0	0.01	35						
Plus: other tax equivalent adjustments .....		0		0	0	82		0							
Equals: Pretax net operating income (tax equivalent) .....		1.66		0.57	1.04	15		1.56							
Less: Applicable income taxes (tax equivalent) .....		0.38		0.05	0.23	9		0.36							
Less: Minority interest .....	0.63	0	98	0.30	0	98	0.06	0	95						
Equals: Net operating income .....	0.47	1.26	5	0.22	0.81	13	0.04	1.19	3						
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50						
Equals: Net income .....	0.47	1.26	4	0.22	0.82	13	0.04	1.19	3						
Memo: Net income (last four quarters) .....	0.47	1.26	4	0.22	0.82	13		1.19							
Net income—BHC and noncontrolling (minority) interest .....	1.09	1.27	30	0.52	0.83	18	0.10	1.20	3						
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.94	93.08	34	90.29	92.32	24	89.36	91.05	29						
Average interest-bearing funds / Average assets .....	45.86	61.99	4	48.27	64.06	5	50.23	65.57	3						
Interest income (tax equivalent) / Average earning assets .....		3.06		3.76	3.55	61		4.41							
Interest expense / Average earning assets .....	0.06	0.25	8	0.22	0.52	12	0.12	1.08	0						
Net interest income (tax equivalent) / Average earning assets .....		2.80		3.54	3.01	78		3.33							
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....		4.01		4.87	4.27	82		5.09							
Interest-bearing bank balances .....	0.11	0.14	14	0.29	0.27	60	0.62	2.04	3						
Federal funds sold and reverse repos .....		0.25			0.68		0	2.44	4						
Trading assets .....	0	0.45	26	0	0.60	23	0	0.99	21						
Total earning assets .....	3.65	3.04	87	3.76	3.51	65	1.42	4.36	0						
Investment securities (tax equivalent) .....		1.77		1.61	2.25	8		2.76							
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.55	1.14	78	2.36	1.75	80	0.57	2.32	1						
Mortgage-backed securities .....	1.26	1.57	22	1.48	2.05	9	0.70	2.61	1						
All other securities .....		2.81		2.62	3.24	23		4.06							
Interest-bearing deposits .....	0.06	0.21	13	0.23	0.53	14	0.15	1.10	1						
Time deposits of \$250K or more .....	0.24	0.66	8	0.91	1.42	13	0.25	1.96	1						
Time deposits < \$250K .....	0.22	0.62	7	0.89	1.36	13	0.22	1.82	2						
Other domestic deposits .....	0.10	0.15	37	0.30	0.36	44	0.22	0.93	3						
Foreign deposits .....		0.14			0.42			1.19							
Federal funds purchased and repos .....	0.03	0.17	21	0.12	0.62	6	0	1.86	4						
Other borrowed funds and trading liabilities .....	0.04	1.27	8	0.03	1.50	1	0	2.38	1						
All interest-bearing funds .....	0.13	0.37	10	0.42	0.74	15	0.22	1.49	0						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	71,160	70,748	29,066		
Fiduciary activities income .....	10,301	9,846	3,279		
Service charges on deposit accounts - domestic .....	23,564	23,575	9,286		
Trading revenue .....	350	296	0		
Investment banking fees and commissions .....	470	500	0		
Insurance activities revenue .....	0	0	0		
Venture capital revenue .....	0	0			
Net servicing fees .....	4,929	9,469	4,416		
Net securitization income .....	0	0			
Net gains (losses) on sales of loans, OREO, other assets .....	502	-842	1,186		
Other non-interest income .....	31,044	27,904	10,696		
Total overhead expenses .....	385,799	429,538	184,813		
Personnel expense .....	222,510	230,272	86,243		
Net occupancy expense .....	61,983	70,867	23,676		
Goodwill impairment losses .....	0	0	0		
Amortization expenses and impairment loss (other intangible assets) .....	24,283	26,924	9,632		
Other operating expenses .....	77,023	101,475	65,262		
Fee income on mutual funds and annuities .....	195	276	0		
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0		
Number of equivalent employees .....	1,764	1,886	2,218		
Average personnel expense per employee .....	126.14	122.10	38.88		
Average assets per employee .....	10,681.72	9,557.34	7,707.45		

## Analysis Ratios

Mutual fund fee income / Non-interest income .....	0.27	2.17	30	0.39	2.02	29	0	2.72	10						
Overhead expenses / Net Interest Income + non-interest income .....	55.73	59.28	31	66.49	62.28	70	81.08	61.29	91						

## Percent of Average Assets

Total overhead expense .....	2.05	2.17	43	2.38	2.57	48	1.08	2.69	1						
Personnel expense .....	1.18	1.21	46	1.28	1.30	52	0.50	1.41	0						
Net occupancy expense .....	0.33	0.23	87	0.39	0.26	91	0.14	0.28	7						
Other operating expenses .....	0.54	0.72	23	0.71	0.94	32	0.44	0.97	3						
Overhead less non-interest income .....	1.67	1.10	91	1.99	1.25	87	0.91	1.32	23						

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense .....		58.83		66.47	61.82	70		60.64							
Personnel expense .....		32.93		35.64	32.36	67		32.39							
Net occupancy expense .....		6.23		10.97	6.58	95		6.52							
Other operating expenses .....		19.18		19.87	22.28	47		21.20							
Total non-interest income .....		27.67		10.95	28.83	11		29.23							
Fiduciary activities income .....		2.20		1.52	2.09	49		1.97							
Service charges on domestic deposit accounts .....		3.27		3.65	3.27	55		3.88							
Trading revenue .....		0.62		0.05	1.28	46		1.18							
Investment banking fees and commissions .....		2.58		0.08	2.46	15		3.54							
Insurance activities revenue .....		0.36		0	0.41	11		0.47							
Venture capital revenue .....		0.04		0	0.01	44		0.02							
Net servicing fees .....		0.60		1.47	0.01	91		0.28							
Net securitization income .....		0.01		0	0	45		0.01							
Net gain (loss) - sales of loans, OREO, and other assets .....		3.30		-0.13	3.92	5		1.86							
Other non-interest income .....		9.27		4.32	9.65	19		10.04							
Overhead less non-interest income .....		30.52		55.52	31.93	92		31.06							
Applicable income taxes / Pretax net operating income (tax equivalent) .....		21.18		8.38	18.63	8		20.56							
Applicable income tax + TE / Pretax net operating income + TE .....		22.67		8.57	21.18	7		23.23							

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	6,559,699	6,567,600	7,360,525			-0.12	
Commercial and industrial loans	597,008	1,624,783	571,277			-63.26	
Loans to individuals	3,783,157	2,856,792	2,148,811			32.43	
Loans to depository institutions and acceptances of other banks	0	0	0				
Agricultural loans	4,311	8,626	17,156			-50.02	
Other loans and leases	62,109	65,810	3,036			-5.62	
Less: Unearned income	0	0	0				
Loans and leases, net of unearned income	11,006,284	11,123,611	10,166,400			-1.05	
Less: Allowance for loan and lease losses	135,834	129,248	37,315			5.10	
Net loans and leases	10,870,450	10,994,363	10,129,085			-1.13	
Debt securities that reprice or mature in over 1 year	5,437,124	4,585,079	3,081,142			18.58	
Mutual funds and equity securities	12,626	12,334	12,570			2.37	
Subtotal	16,320,200	15,591,776	13,222,797			4.67	
Interest-bearing bank balances	763,972	761,155	648,255			0.37	
Federal funds sold and reverse repos	0	0	0				
Debt securities that reprice or mature within 1 year	623,525	797,192	1,386,947			-21.78	
Trading assets	36,249	81,410	41,341			-55.47	
Total earning assets	17,743,946	17,231,533	15,299,340			2.97	
Non-interest-bearing cash and due from depository institutions	237,326	410,612	397,192			-42.20	
Premises, fixed assets, and leases	166,284	204,189	230,170			-18.56	
Other real estate owned	431	14,486	2,889			-97.02	
Investment in unconsolidated subsidiaries	0	0	0				
Intangible and other assets	1,274,874	1,282,088	1,274,603			-0.56	
Total assets	19,422,861	19,142,908	17,204,194			1.46	
Quarterly average assets	19,136,651	18,658,750	17,027,790			2.56	
Average loans and leases (YTD)	11,203,010	10,874,469	9,991,286			3.02	
<b>Memoranda</b>							
Loans held-for-sale	508	347	1,768			46.40	
Loans not held-for-sale	11,005,776	11,123,264	10,164,632			-1.06	
Real estate loans secured by 1-4 family	2,019,717	1,931,191	2,168,653			4.58	
Commercial real estate loans	4,523,340	4,605,644	5,148,784			-1.79	
Construction and land development	65,386	93,265	183,291			-29.89	
Multifamily	1,783,289	1,247,690	1,137,750			42.93	
Nonfarm nonresidential	2,674,665	3,264,689	3,827,743			-18.07	
Real estate loans secured by farmland	16,642	30,765	43,088			-45.91	
Total investment securities	6,073,275	5,394,605	4,480,659			12.58	
U.S. Treasury securities	55,282	96,792	611,032			-42.89	
US agency securities (excluding mortgage-backed securities)	136,891	55,680	173,310			145.85	
Municipal securities	71,740	87,379	120,984			-17.90	
Mortgage-backed securities	5,710,773	5,038,015	3,488,812			13.35	
Asset-backed securities	3,300	10,156	17,660			-67.51	
Other debt securities	82,663	94,249	56,291			-12.29	
Mutual funds and equity securities	12,626	12,334	12,570			2.37	
Available-for-sale securities	6,015,202	5,313,700	4,355,792			13.20	
U.S. Treasury securities	55,282	96,792	611,032			-42.89	
US agency securities (excluding mortgage-backed securities)	136,891	55,680	173,310			145.85	
Municipal securities	52,466	65,119	77,744			-19.43	
Mortgage-backed securities	5,687,900	5,001,860	3,437,415			13.72	
Asset-backed securities	0	0	0				
Other debt securities	82,663	94,249	56,291			-12.29	
Mutual funds and equity securities	0	0	0				
Held-to-maturity securities appreciation (depreciation)	3,864	4,773	2,472			-19.04	
Available-for-sale securities appreciation (depreciation)	-2,598	104,272	-8,837				
Structured notes, fair value	0	0	0				
Pledged securities	1,318,095	1,472,376	2,153,040			-10.48	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,182,586	7,497,473	6,231,015			9.14	
NOW, ATS and transaction accounts .....	1,976,280	2,432,886	2,385,971			-18.77	
Time deposits less brokered deposits < \$250K .....	653,743	707,689	923,206			-7.62	
MMDA and other savings accounts .....	5,703,943	5,252,094	4,338,420			8.60	
Other non-interest-bearing deposits .....	0	0	0				
Core deposits .....	16,516,552	15,890,142	13,878,612			3.94	
Time deposits of \$250K or more .....	250,072	355,045	563,395			-29.57	
Foreign deposits .....	0	0	0				
Federal funds purchased and repos .....	0	3,310	24,622			-100.00	
Secured federal funds purchased .....	0	0	0				
Commercial paper .....	0	0	0				
Other borrowings w/remaining maturity of 1 year or less .....	0	0	279				
Other borrowings w/remaining maturity over 1 year .....	0	0	63,992				
Brokered deposits < \$250K .....	0	101,421	151,871			-100.00	
Noncore funding .....	250,072	459,776	804,159			-45.61	
Trading liabilities .....	29,305	71,282	27,708			-58.89	
Subordinated notes and debentures + trust preferred securities .....	24,886	24,846	24,807			0.16	
Other liabilities .....	214,269	229,701	170,947			-6.72	
Total liabilities .....	17,035,084	16,675,747	14,906,233			2.15	
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0				
Common stock .....	0	0	0				
Common surplus .....	1,043,195	1,043,195	1,043,195			0.00	
Retained earnings .....	42,685	47,312	7,356			-9.78	
Accumulated other comprehensive income .....	-1,556	27,687	-4,476				
Other equity capital components .....	0	0	0				
Total holding company equity capital .....	1,084,324	1,118,194	1,046,075			-3.03	
Noncontrolling (minority) interest in subsidiaries .....	1,303,453	1,348,967	1,251,886			-3.37	
Total equity capital, including minority interest .....	2,387,777	2,467,161	2,297,961			-3.22	
Total liabilities and capital .....	19,422,861	19,142,908	17,204,194			1.46	
<b>Memoranda</b>							
Non-interest-bearing deposits .....	8,182,587	7,497,473	6,231,015			9.14	
Interest-bearing deposits .....	8,584,037	8,849,135	8,362,863			-3.00	
Total deposits .....	16,766,624	16,346,608	14,593,878			2.57	
Long-term debt that reprices within 1 year .....	0	0	0				
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,118,194	1,046,075	0				
Accounting restatements .....	0	0	0				
Net income .....	88,143	39,956	7,356				
Net sale of new perpetual preferred stock .....	0	0	0				
Net sale of new common stock .....	0	0	0				
Sale of treasury stock .....	0	0	0				
Less: Purchase of treasury stock .....	0	0	0				
Changes incident to business combinations .....	0	0	0				
Less: Dividends declared .....	92,770	0	0				
Change in other comprehensive income .....	-29,243	32,163	-4,476				
Changes in debit to ESOP liability .....	0	0	0				
Other adjustments to equity capital .....	0	0	1,043,195				
Holding company equity capital, ending balance .....	1,084,324	1,118,194	1,046,075				



BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	33.77	36.25	37	34.31	36.22	41	42.78	37.78	51						
Commercial and industrial loans .....	3.07	10.76	8	8.49	13.52	22	3.32	12.02	13						
Loans to individuals .....	19.48	3.36	93	14.92	3.40	92	12.49	4.20	90						
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.03	31	0	0.04	29						
Agricultural loans .....	0.02	0.18	43	0.05	0.19	53	0.10	0.24	63						
Other loans and leases .....	0.32	4.47	9	0.34	4.63	8	0.02	5.01	1						
Net loans and leases .....	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26						
Debt securities over 1 year .....	27.99	19.46	75	23.95	15.55	84	17.91	14.60	67						
Mutual funds and equity securities .....	0.07	0.06	67	0.06	0.05	70	0.07	0.06	67						
Subtotal .....	84.03	79.22	66	81.45	78.16	56	76.86	79.65	24						
Interest-bearing bank balances .....	3.93	8.50	25	3.98	7.51	27	3.77	3.06	68						
Federal funds sold and reverse repos .....	0	0.54	28	0	0.82	26	0	1.57	25						
Debt securities 1 year or less .....	3.21	1.56	85	4.16	1.68	86	8.06	1.91	92						
Trading assets .....	0.19	0.49	58	0.43	1.01	53	0.24	1.19	52						
Total earning assets .....	91.36	91.77	46	90.02	91.05	36	88.93	89.53	40						
Non-interest cash and due from depository institutions .....	1.22	0.82	83	2.14	1.07	97	2.31	1.14	97						
Other real estate owned .....	0	0.01	37	0.08	0.02	89	0.02	0.03	48						
All other assets .....	7.42	7.35	53	7.84	7.82	50	8.76	9.27	42						
<b>Memoranda</b>															
Short-term investments .....	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77						
U.S. Treasury securities .....	0.28	1.47	40	0.51	0.84	68	3.55	1.03	83						
US agency securities (excluding mortgage-backed securities) .....	0.70	0.82	62	0.29	0.63	50	1.01	0.54	74						
Municipal securities .....	0.37	1.73	34	0.46	1.69	35	0.70	1.34	48						
Mortgage-backed securities .....	29.40	14.14	93	26.32	11.75	95	20.28	11.44	90						
Asset-backed securities .....	0.02	0.50	53	0.05	0.32	59	0.10	0.28	66						
Other debt securities .....	0.43	0.53	56	0.49	0.42	66	0.33	0.39	64						
Loans held-for-sale .....	0	0.55	17	0	0.52	15	0.01	0.39	21						
Loans held for investment .....	56.66	58.06	43	58.11	61.72	30	59.08	63.50	28						
Real estate loans secured by 1-4 family .....	10.40	11.46	47	10.09	11.91	41	12.61	13.29	48						
Revolving .....	0.58	1.42	30	0.84	1.66	33	1.24	2.07	41						
Closed-end, secured by first liens .....	9.63	9.67	53	9	9.81	47	11.16	10.69	53						
Closed-end, secured by junior liens .....	0.19	0.17	70	0.25	0.22	69	0.20	0.28	51						
Commercial real estate loans .....	23.29	22.69	51	24.06	22.22	50	29.93	22.23	62						
Construction and land development .....	0.34	3.34	12	0.49	3.40	15	1.07	3.44	26						
Multifamily .....	9.18	3.57	87	6.52	3.12	87	6.61	3.01	89						
Nonfarm nonresidential .....	13.77	14.57	47	17.05	14.72	56	22.25	14.69	72						
Real estate loans secured by farmland .....	0.09	0.30	53	0.16	0.33	60	0.25	0.36	65						



BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	59.60	61.05	40	59.04	57.15	43	72.40	57.46	71						
Real estate loans secured by 1-4 family	18.35	19.86	45	17.36	19.43	39	21.33	20.75	52						
Revolving	1.02	2.43	32	1.44	2.64	37	2.10	3.15	40						
Closed-end	17.33	17.24	50	15.92	16.59	46	19.23	17.39	61						
Commercial real estate loans	41.10	37.86	52	41.40	34.63	58	50.65	33.52	82						
Construction and land development	0.59	5.65	8	0.84	5.26	12	1.80	5.09	25						
1-4 family	0	1.18	9	0.10	0.93	21	0.08	0.94	24						
Other	0.59	4.40	9	0.74	4.19	12	1.72	4.02	25						
Multifamily	16.20	5.78	89	11.22	4.96	89	11.19	4.69	88						
Nonfarm nonresidential	24.30	24.56	46	29.35	22.93	64	37.65	22.15	86						
Owner-occupied	4.22	8.29	30	4.75	7.68	32	6.13	7.72	41						
Other	20.08	15.94	65	24.60	14.95	84	31.52	14.34	96						
Real estate loans secured by farmland	0.15	0.54	53	0.28	0.54	63	0.42	0.55	66						
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29						
Commercial and industrial loans	5.42	18.86	8	14.61	22.17	22	5.62	19.53	9						
Loans to individuals	34.37	6.24	93	25.68	6.13	93	21.14	7.13	86						
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21						
Agricultural loans	0.04	0.34	43	0.08	0.32	52	0.17	0.37	64						
Other loans and leases	0.56	8.75	10	0.59	9.09	8	0.03	9.85	1						
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	406.42	391.81	48	409.03	381.27	46	527.63	391.26	69						
Real estate loans secured by 1-4 family	125.14	126.06	51	120.27	125.03	48	155.46	138.18	57						
Revolving	6.96	15.44	31	10	17.42	37	15.33	21.26	44						
Closed-end	118.18	108.85	59	110.28	106.14	55	140.13	115.20	65						
Commercial real estate loans	280.26	245.88	57	286.84	234.65	58	369.08	229.44	81						
Construction and land development	4.05	35.95	10	5.81	35.62	16	13.14	34.95	29						
1-4 family	0.01	7.42	9	0.66	6.34	23	0.60	6.61	23						
Other	4.04	28.11	11	5.15	28.16	17	12.54	27.32	32						
Multifamily	110.49	38.66	88	77.71	32.74	89	81.56	31.04	90						
Nonfarm nonresidential	165.72	158.05	51	203.32	155.06	62	274.39	152.10	85						
Owner-occupied	28.76	52.99	31	32.93	52.37	32	44.70	53.07	46						
Other	136.96	102.54	69	170.39	100.54	83	229.69	97.41	96						
Real estate loans secured by farmland	1.03	3.22	54	1.92	3.44	62	3.09	3.60	66						
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29						
Commercial and industrial loans	36.99	114.45	8	101.19	139.91	30	40.95	122.02	14						
Loans to individuals	234.40	34.55	95	177.92	37.47	94	154.03	43.51	90						
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21						
Agricultural loans	0.27	1.86	43	0.54	1.88	55	1.23	2.18	66						
Other loans and leases	3.85	51.06	10	4.10	49.54	8	0.22	52.44	1						
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	38.09	30.07	68	37.79	27.32	76	45.81	26.45	89						
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	259.76	195.33	73	261.81	183.76	77	333.83	178.57	88						
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	288.52	252.85	56	294.74	240.85	57	378.53	236.10	81						

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77						
Liquid assets	35.73	29.03	71	33.66	26.22	77	31.15	22.44	78						
Investment securities	31.27	21.63	79	28.18	17.85	85	26.04	16.99	83						
Net loans and leases	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26						
Net loans, leases and standby letters of credit	56.20	59.49	41	57.71	62.48	29	59.04	64.84	25						
Core deposits	85.04	75.71	93	83.01	70.67	94	80.67	63.09	93						
Noncore funding	1.29	10.30	2	2.40	14.13	5	4.67	19.36	6						
Time deposits of \$250K or more	1.29	1.58	50	1.85	2.11	52	3.27	2.94	59						
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38						
Federal funds purchased and repos	0	1.23	11	0.02	1.47	21	0.14	1.94	26						
Secured federal funds purchased	0	0	49	0	0	48	0	0	49						
Net federal funds purchased (sold)	0	0.54	31	0.02	0.54	39	0.14	0.48	42						
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45						
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0	1.24	7	0	3.01	6						
Earning assets that reprice within 1 year	12.78	37.37	2	18.55	39.38	8	26.22	39.29	13						
Interest-bearing liabilities that reprice within 1 year	3.90	6.39	40	5.03	8.20	39	7.80	10.19	37						
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25						
Net assets that reprice within 1 year	8.88	29.65	8	13.52	29.11	15	18.42	26.63	28						
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4						
Net short-term noncore funding dependence	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13						
Short-term investment / Short-term noncore funding	637.38	273.46	86	386.34	184.19	84	306.62	77.77	94						
Liquid assets - short-term noncore funding / Nonliquid assets	53.86	36.68	73	47.56	28.18	84	39.65	16.97	85						
Net loans and leases / Total deposits	64.83	72.79	33	67.26	79.43	19	69.41	90.31	13						
Net loans and leases / Core deposits	65.82	78.25	28	69.19	88.34	16	72.98	103.93	7						
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.26	0.12	63	0.32	1.57	27	0.18	0.72	36						
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.18	-0.25	51	7.06	4.31	81	-0.65	1.36	2						
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0							
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0.75	14.28	33	1.27	11.38	41	2.51	12.67	42						
Available-for-sale securities	99.04	83.77	72	98.50	87.23	63	97.21	85.40	58						
U.S. Treasury securities	0.91	6.70	36	1.79	4.72	62	13.64	6.15	77						
US agency securities (excluding mortgage-backed securities)	2.25	4.12	55	1.03	4.01	43	3.87	3.49	66						
Municipal securities	1.18	8.22	30	1.62	9.83	31	2.70	7.75	38						
Mortgage-backed securities	94.03	66.54	93	93.39	66.64	87	77.86	67.43	60						
Asset-backed securities	0.05	2.50	53	0.19	1.91	57	0.39	1.66	64						
Other debt securities	1.36	3.08	47	1.75	3.01	51	1.26	2.94	54						
Mutual funds and equity securities	0.21	0.29	59	0.23	0.35	58	0.28	0.40	61						
Debt securities 1 year or less	10.27	7.78	68	14.78	10.55	76	30.95	11.86	87						
Debt securities 1 to 5 years	15.20	18.25	50	20.85	17.03	63	23.97	17.94	67						
Debt securities over 5 years	74.32	71.11	45	64.15	69.86	37	44.79	66.02	25						
Pledged securities	21.70	32.26	37	27.29	35.67	38	48.05	30.57	73						
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42						
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-10.96	27.98	25	-23.43	183.32	6		26.69							
Investment securities	12.58	31.36	31	20.40	23.62	52		11.75							
Core deposits	3.94	16.94	7	14.49	26.88	14		11.23							
Noncore funding	-45.61	-14.79	13	-42.83	-12.18	13		6.59							

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec) .....	945,870	1,052,821	1,257,326		
Commit: Secured commercial real estate loans .....	123,099	236,900	279,690		
Commit: Unsecured real estate loans .....	136,474	60,800	94,676		
Credit card lines (reported semiannually, June/Dec) .....	0	0	0		
Securities underwriting .....	0	0			
Standby letters of credit .....	45,731	52,435	27,671		
Commercial and similar letters of credit .....	0	0	130		
Securities lent .....	0	0	0		
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0		
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0		
Credit derivative contracts w/ purchased credit protection-investment grade ..	0	0	0		
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0	0	0		
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	1,424	0	0		
Written options contracts (interest rate) .....	22,531	22,025	0		
Purchased options contracts (interest rate) .....	21,616	22,025	0		
Interest rate swaps .....	1,656,112	2,135,272			
Futures and forward foreign exchange .....	0	0	0		
Written options contracts (foreign exchange) .....	0	0	0		
Purchased options contracts (foreign exchange) .....	0	0	0		
Foreign exchange rate swaps .....	0	0			
Commodity and other futures and forward contracts .....	0	0	0		
Written options contracts (commodity and other) .....	0	0	0		
Purchased options contracts (commodity and other) .....	0	0	0		
Commodity and other swaps .....	0	0	0		

**Percent of Total Assets**

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec) .....	4.87	22.78	1	5.50	22.01	3	7.31	23.52	6						
Standby letters of credit .....	0.24	0.65	24	0.27	0.71	26	0.16	0.84	16						
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	20	0	0.02	43						
Securities lent .....	0	0.10	41	0	0.18	40	0	0.40	39						
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	27	0	0.35	26	0	0.42	27						
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.30	27	0	0.52	27						
Credit derivative contracts w/ purchased credit protection-investment grade ..	0	0.18	34	0	0.25	34	0	0.30	33						
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0	0.13	34	0	0.30	33	0	0.45	34						
Derivative contracts .....	8.76	46.30	31	11.38	48.62	31	0	68.47	1						
Interest rate contracts .....	8.76	32.46	34	11.38	34.36	33	0	47.31	1						
Interest rate futures and forward contracts .....	0.01	3.25	27	0	6.21	12	0	10.67	11						
Written options contracts (interest rate) .....	0.12	1.41	29	0.12	2.18	25	0	2.47	10						
Purchased options contracts (interest rate) .....	0.11	1.31	54	0.12	1.46	49	0	2.65	22						
Interest rate swaps .....	8.53	20.49	42	11.15	20.83	43	0	28.86	3						
Foreign exchange contracts .....	0	6.30	26	0	6.01	25	0	10.12	22						
Futures and forward foreign exchange contracts .....	0	3.78	27	0	3.47	25	0	5.23	23						
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.05	39						
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.08	39						
Foreign exchange rate swaps .....	0	0.76	38	0	0.77	39	0	2.03	38						
Equity, commodity, and other derivative contracts .....	0	0.92	34	0	1.86	32	0	3.32	31						
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.19	40						
Written options contracts (commodity and other) .....	0	0.32	38	0	0.52	36	0	0.98	35						
Purchased options contracts (commodity and other) .....	0	0.21	38	0	0.37	36	0	0.94	34						
Commodity and other swaps .....	0	0.31	38	0	0.32	36	0	0.38	35						
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	8.44	44.98	1	9.68	42.82	2	12.58	45.53	7						

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	1,701,683	2,179,322	0		
Interest rate contracts .....	1,701,683	2,179,322	0		
Foreign exchange contracts .....	0	0	0		
Equity, commodity, and other contracts .....	0	0	0		
<b>Derivatives Position</b>					
Futures and forwards .....	1,424	0	0		
Written options .....	22,531	22,025	0		
Exchange-traded .....	0	0	0		
Over-the-counter .....	22,531	22,025	0		
Purchased options .....	21,616	22,025	0		
Exchange-traded .....	0	0	0		
Over-the-counter .....	21,616	22,025	0		
Swaps .....	1,656,112	2,135,272	0		
Held for trading .....	1,699,344	2,179,322	0		
Interest rate contracts .....	1,699,344	2,179,322	0		
Foreign exchange contracts .....	0	0	0		
Equity, commodity, and other contracts .....	0	0	0		
Non-traded .....	2,339	0	0		
Interest rate contracts .....	2,339	0	0		
Foreign exchange contracts .....	0	0	0		
Equity, commodity, and other contracts .....	0	0	0		
Derivative contracts (excluding futures and FX 14 days or less) .....	1,679,152	2,157,297	2,423,407		
One year or less .....	83,521	269,646	92,792		
Over 1 year to 5 years .....	1,045,586	973,684	1,118,047		
Over 5 years .....	550,045	913,967	1,212,568		
Gross negative fair value (absolute value) .....	29,323	71,282	0		
Gross positive fair value .....	36,251	81,410	0		
Held for trading .....	36,249	81,410	0		
Non-traded .....	2	0	0		
Current credit exposure on risk-based capital derivative contracts .....	36,250	81,410	41,366		
Credit losses on derivative contracts .....	0	0	0		
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0		
90+ days past due .....	0	0	0		

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.17	75	100	94.10	77		93.44							
Foreign exchange contracts .....	0	3.47	25	0	3.49	25		3.20							
Equity, commodity, and other contracts .....	0	1.14	34	0	1.17	32		1.64							
Futures and forwards .....	0.08	11.16	16	0	14.05	7		13.49							
Written options .....	1.32	6.28	33	1.01	8.18	23		5.91							
Exchange-traded .....	0	0.12	42	0	0.14	40		0.15							
Over-the-counter .....	1.32	5.96	36	1.01	7.73	23		5.10							
Purchased options .....	1.27	3.27	55	1.01	3.42	51		4.42							
Exchange-traded .....	0	0.12	41	0	0.15	40		0.28							
Over-the-counter .....	1.27	2.87	57	1.01	2.86	55		3.35							
Swaps .....	97.32	74.26	80	97.98	68.76	87		69.75							
Held for trading .....	99.86	40.42	92	100	43.53	96		44.16							
Interest rate contracts .....	99.86	34.15	94	100	36.62	96		37.24							
Foreign exchange contracts .....	0	1.68	33	0	1.60	32		1.60							
Equity, commodity, and other contracts .....	0	0.60	39	0	0.68	38		0.83							
Non-traded .....	0.14	59.58	7	0	56.47	3		55.84							
Interest rate contracts .....	0.14	56.71	7	0	53.82	3		52.22							
Foreign exchange contracts .....	0	0.40	33	0	0.46	34		0.34							
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37		0.13							
Derivative contracts (excluding futures and forex 14 days or less) .....	98.68	92.53	55	98.99	91.48	66		93.86							
One year or less .....	4.91	27.56	25	12.37	32.05	40		32.17							
Over 1 year to 5 years .....	61.44	27.01	91	44.68	27.06	75		30.45							
Over 5 years .....	32.32	29.89	55	41.94	29.56	65		28.09							
Gross negative fair value (absolute value) .....	1.72	0.98	80	3.27	1.55	82		0.83							
Gross positive fair value .....	2.13	1.34	85	3.74	2.23	83		1.19							
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.04	55	0.05	0.07	65	0	0.06	2						
Gross positive fair value (X) .....	0.02	0.05	52	0.06	0.09	48	0	0.07	1						
Held for trading (X) .....	0.02	0.04	65	0.06	0.07	60	0	0.06	18						
Non-traded (X) .....	0	0.01	11	0	0.02	4	0	0.01	5						
Current credit exposure (X) .....	0.02	0.04	58	0.06	0.06	55	0.03	0.05	53						
Credit losses on derivative contracts .....	0	0	46	0	0	43	0	0	45						
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0	0	47	0	0	46	0	0	47						
90+ days past due .....	0	0	47	0	0	47	0	0	48						
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.32	0.46	56	0.76	0.85	55	0.40	0.73	58						

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....	129,248			37,315			0								
Gross losses .....	25,466			30,730			12,243								
Write-downs, transfers to loans held-for-sale .....	0			0			0								
Recoveries .....	10,831			7,918			1,541								
Net losses .....	14,635			22,812			10,702								
Provision for loan and lease losses .....	21,221			114,745			21,765								
Adjustments .....	0			0			26,252								
Ending balance .....	135,834			129,248			37,315								
Memo: Allocated transfer risk reserve (ATTR) .....	0			0			0								
<b>Analysis Ratios</b>	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets .....	0.11	-0.09	93		0.64	0.51	70		0.13	0.15	52				
Provision for loan and lease losses / Average loans and leases .....	0.19	-0.16	95		1.06	0.82	76		0.22	0.24	57				
Provision for loan and lease losses / Net loan and lease losses .....	145	-105.48	79		503	487.86	69		203.37	130.58	88				
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.23	1.23	56		1.16	1.58	27		0.37	0.83	13				
Allowance for loan and lease losses / Total loans and leases .....	1.23	1.20	56		1.16	1.55	28		0.37	0.81	13				
Allowance for loan and lease losses / Net loans and leases losses (X) .....	9.28	21.39	40		5.67	11.58	41		3.49	8.03	38				
Allowance for loan and lease losses / Nonaccrual assets .....	323.45	364.13	59		345.35	299.17	68		52.39	218.72	8				
ALLL / 90+ days past due + nonaccrual loans and leases .....	207.49	287.08	45		335.42	244.34	74		42.85	151.73	9				
Gross loan and lease losses / Average loans and leases .....	0.23	0.19	65		0.28	0.34	53		0.12	0.28	32				
Recoveries / Average loans and leases .....	0.10	0.08	69		0.07	0.07	61		0.02	0.08	15				
Net losses / Average loans and leases .....	0.13	0.11	63		0.21	0.27	50		0.11	0.21	42				
Write-downs, transfers to loans held-for-sale / Average loans and leases ...	0	0	43		0	0	44		0	0	40				
Recoveries / Prior year-end losses .....	35.25	34.67	61		64.67	33.98	86			36.22					
Earnings coverage of net loan and lease losses (X) .....	20.99	39.72	51		9.50	22.91	42		4.04	24.40	17				
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.02	37		0.01	0.04	40		0	0.01	41				
Real estate loans secured by 1–4 family .....	0	-0.02	56		0	0.01	46		0	0.01	49				
Revolving .....	0	-0.07	69		0	0.01	54		0.02	0.02	58				
Closed-end .....	-0.01	-0.01	51		0	0	48		0	0	45				
Commercial real estate loans .....	0	0.04	27		0.02	0.07	41		0	0.01	38				
Construction and land development .....	0	0	64		0	0	59		0	-0.01	60				
1–4 family .....	0	0	57		0	0	59		0	0	55				
Other .....	0	0	64		0	0	57		0	-0.01	61				
Multifamily .....	0	0.01	48		0	0	58		0	0	56				
Nonfarm nonresidential .....	0	0.05	24		0.03	0.11	40		0	0.02	38				
Owner-occupied .....	0	0.01	30		0	0.02	26		0	0.01	45				
Other .....	0	0.04	35		0.03	0.08	50		0	0.01	40				
Real estate loans secured by farmland .....	0	0	54		0	0.02	46		0	0.01	48				
Commercial and industrial loans .....	0.06	0.17	34		0.04	0.47	16		0.34	0.37	56				
Loans to individuals .....	0.37	0.71	35		0.71	1.13	47		0.40	1.17	24				
Credit card loans .....		1.84				2.92				3.11					
Agricultural loans .....	0	0.02	48		5.01	0.19	96		0	0.08	37				
Loans to foreign governments and institutions .....		0				0				0					
Other loans and leases .....	0.65	0.10	91		0.71	0.15	91		4.45	0.15	98				

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	98,839	92,396	79,448		
90+ days past due loans and leases	23,470	1,108	15,857		
Nonaccrual loans and leases	41,996	37,425	71,226		
Total past due and nonaccrual loans and leases	164,305	130,929	166,531		
Restructured 30–89 days past due	0	0	0		
Restructured 90+ days past due	0	0	0		
Restructured nonaccrual	408	1,255	0		
Total restructured loans and leases	408	1,255	0		
30–89 days past due loans held for sale	0	0	0		
90+ days past due loans held for sale	0	0	0		
Nonaccrual loans held for sale	0	0	0		
Total past due and nonaccrual loans held for sale	0	0	0		
Restructured loans and leases in compliance	209	1,443	585		
Other real estate owned	431	14,486	2,889		
<b>Other Assets</b>					
30–89 days past due	0	0	0		
90+ days past due	0	0	0		
Nonaccrual	0	0	0		
Total other assets past due and nonaccrual	0	0	0		

## Percent of Loans and Leases

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85						
90+ days past due loans and leases	0.21	0.10	80	0.01	0.12	33	0.16	0.15	69						
Nonaccrual loans and leases	0.38	0.46	44	0.34	0.66	21	0.70	0.51	73						
90+ days past due and nonaccrual loans and leases	0.59	0.62	56	0.35	0.85	15	0.86	0.71	68						

30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13						
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29						
Nonaccrual restructured	0	0.10	8	0.01	0.13	12	0	0.14	4						
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38						
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42						
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40						

## Percent of Loans and Leases and Other Assets

## 30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.90	0.32	91	0.83	0.40	86	0.78	0.43	85						
90+ days past due assets	0.21	0.10	80	0.01	0.12	31	0.16	0.15	69						
Nonaccrual assets	0.38	0.47	44	0.34	0.67	21	0.70	0.53	73						
30+ days past due and nonaccrual assets	1.49	0.97	79	1.18	1.29	55	1.64	1.19	78						

## Percent of Total Assets

90+ days past due and nonaccrual assets	0.34	0.36	56	0.20	0.52	17	0.51	0.44	63						
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.37	55	0.28	0.55	22	0.52	0.48	61						

Restructured and Nonaccrual Loans and Leases  
+ OREO as Percent of:

Total assets	0.22	0.41	25	0.28	0.60	20	0.43	0.53	43						
Allowance for loan and lease losses	31.39	62.64	23	41.28	66.66	29	200.19	115.41	86						
Equity capital + allowance for loan and lease losses	3.49	3.60	55	4.28	4.97	42	6.90	4.28	79						
Tier 1 capital + allowance for loan and lease losses	2.64	4.30	31	3.32	6.05	23	5.35	5.65	50						
Loans and leases + other real estate owned	0.39	0.71	24	0.48	0.97	20	0.73	0.85	45						

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.42	0.26	79	0.57	0.39	75	0.34	0.38	54						
	90+ days past due .....	0	0.12	15	0.01	0.16	42	0.21	0.16	77						
	Nonaccrual .....	0.54	0.52	59	0.41	0.76	31	0.78	0.46	81						
Commercial and industrial	30–89 days past due .....	0.46	0.24	80	0.32	0.23	76	0.67	0.31	85						
	90+ days past due .....	3.92	0.04	98	0.03	0.03	66	0.12	0.05	81						
	Nonaccrual .....	0.04	0.57	8	0.26	0.75	21	1.24	0.83	74						
Individuals	30–89 days past due .....	1.81	0.63	89	1.68	0.83	87	2.33	0.83	91						
	90+ days past due .....	0	0.09	41	0	0.14	40	0	0.17	35						
	Nonaccrual .....	0.17	0.17	62	0.21	0.28	56	0.31	0.17	71						
Depository institution loans	30–89 days past due .....		0.01			0			0							
	90+ days past due .....		0			0			0							
	Nonaccrual .....		0			0			0							
Agricultural	30–89 days past due .....	0	0.07	30	18.63	0.17	98	3.01	0.24	97						
	90+ days past due .....	0	0	42	0	0	44	0	0	42						
	Nonaccrual .....	0	0.70	27	0	0.49	24	1.77	0.67	81						
Foreign governments	30–89 days past due .....		0.50			0			0.07							
	90+ days past due .....		0			0			0							
	Nonaccrual .....		0.15			0.09			0.03							
Other loans and leases	30–89 days past due .....	0	0.12	16	0	0.18	15	1.32	0.20	95						
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	30						
	Nonaccrual .....	0	0.09	21	0.04	0.15	50	0.99	0.13	92						

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due	0.13	0.46	16	0.95	0.65	78	0.50	0.67	46						
	90+ days past due	0	0.24	18	0.03	0.33	52	0	0.31	14						
	Nonaccrual	0.38	0.71	33	0.62	0.89	43	0.48	0.73	40						
Revolving	30–89 days past due	0.03	0.28	23	1.01	0.48	84	0.18	0.45	21						
	90+ days past due	0	0.02	35	0.09	0.03	84	0	0.05	24						
	Nonaccrual	0.91	1.18	66	0.71	1.13	46	1.08	1	72						
Closed-end	30–89 days past due	0.14	0.49	19	0.95	0.65	78	0.54	0.70	49						
	90+ days past due	0	0.26	18	0.03	0.38	49	0	0.35	16						
	Nonaccrual	0.35	0.67	32	0.62	0.87	44	0.42	0.70	36						
Junior lien	30–89 days past due	0.01	0.01	51	0.01	0.02	57	0.02	0.02	50						
	90+ days past due	0	0	36	0	0	32	0	0	29						
	Nonaccrual	0.10	0.03	89	0.16	0.04	92	0.06	0.04	67						
Commercial real estate	30–89 days past due	0.54	0.15	90	0.42	0.26	75	0.27	0.18	76						
	90+ days past due	0	0.01	28	0	0.02	23	0.29	0.03	97						
	Nonaccrual	0.60	0.38	74	0.32	0.62	34	0.90	0.23	96						
Construction and development	30–89 days past due	0	0.17	17	0.26	0.28	63	3.23	0.28	97						
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33						
	Nonaccrual	0	0.20	15	0	0.41	11	4.62	0.20	97						
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25						
	90+ days past due	0	0	44	0	0	42	0	0	41						
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30						
Other	30–89 days past due	0	0.13	21	0.26	0.22	71	3.23	0.20	97						
	90+ days past due	0	0	41	0	0	40	0	0.01	35						
	Nonaccrual	0	0.16	18	0	0.35	12	4.62	0.17	97						
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0.10	0.08	72						
	90+ days past due	0	0	46	0	0	45	0	0	41						
	Nonaccrual	0.96	0.17	89	0	0.11	20	0	0.05	21						
Nonfarm non-residential	30–89 days past due	0.92	0.13	96	0.58	0.23	83	0.18	0.14	68						
	90+ days past due	0	0.01	31	0	0.02	26	0.40	0.03	97						
	Nonaccrual	0.38	0.45	56	0.45	0.80	40	0.99	0.28	95						
Owner Occupied	30–89 days past due	0.02	0.04	45	0.12	0.07	74	0	0.07	8						
	90+ days past due	0	0	37	0	0	33	0	0.01	26						
	Nonaccrual	0.30	0.17	79	0.37	0.27	66	0.36	0.16	81						
Other	30–89 days past due	0.90	0.08	96	0.47	0.14	86	0.18	0.07	83						
	90+ days past due	0	0	37	0	0.01	33	0.40	0.01	97						
	Nonaccrual	0.08	0.23	37	0.08	0.44	26	0.64	0.10	96						
Farmland	30–89 days past due	0.91	0.10	93	0	0.11	30	0	0.23	23						
	90+ days past due	0	0	45	0	0	45	0	0.01	42						
	Nonaccrual	1.06	0.69	77	0.72	1.13	54	0.64	0.84	57						
Credit card	30–89 days past due		0.81			0.95			1.19							
	90+ days past due		0.45			0.63			0.78							
	Nonaccrual		0.10			0.05			0.11							

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	1,043,195	1,043,195	1,043,195		
Retained earnings .....	42,685	47,312	7,356		
Accumulated other comprehensive income (AOCI) .....	-1,556	27,687	-4,476		
Common equity tier 1 minority interest .....	1,303,453	1,348,967	1,251,886		
Common equity tier 1 capital before adjustments/deductions .....	2,387,777	2,467,161	2,297,961		
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	913,240	925,986	951,222		
Accumulated other comprehensive income-related adjustments .....	-3,636	64,767	-10,970		
Other deductions from common equity tier 1 capital .....	0	0	0		
Subtotal: .....	1,478,173	1,476,408	1,357,709		
Adjustments and deductions for common equity tier 1 capital .....	0	0	0		
Common equity tier 1 capital .....	1,478,173	1,476,408	1,357,709		
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	0	0	0		
Non-qualifying capital instruments .....	0	0	0		
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0		
Additional tier 1 capital before deductions .....	0	0	0		
Less: Additional tier 1 capital deductions .....	0	0	0		
Additional tier 1 capital .....	0	0	0		
<b>Tier 1 Capital</b> .....	1,478,173	1,476,408	1,357,709		
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	14,932	24,846	24,807		
Non-qualifying capital instruments .....	0	0	0		
Total capital minority interest not included in tier 1 capital .....	0	0	0		
Allowance for loan and lease losses in tier 2 capital .....	141,117	133,481	44,599		
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....	156,049	158,327	69,406		
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0	0		
Tier 2 capital .....	156,049	158,327	69,406		
Exited advanced approach tier 2 capital .....					
Total capital .....	1,634,222	1,634,735	1,427,115		
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	19,136,651	18,658,750	17,027,790		
Less: Deductions from common equity tier 1 capital .....	913,240	925,986	951,222		
Less: Other deductions .....	0	0	0		
Total assets for leverage ratio .....	18,223,411	17,732,764	16,076,568		
Total risk-weighted assets .....	11,438,595	10,692,806	10,439,219		
Exited advanced approach total RWA .....					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.92	12.37	66	13.81	12.35	79	13.01	12.11	76						
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.30	46	0	0.29	46						
Tier 1 capital, column A .....	12.92	13.11	56	13.81	13.08	72	13.01	12.78	63						
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.34	46						
Total capital, column A .....	14.29	14.91	47	15.29	15.23	58	13.67	14.36	45						
Total capital, column B .....	0	0.37	46	0	0.39	46	0	0.38	46						
Tier 1 leverage .....	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15						
Supplementary leverage ratio, advanced approaches HCs .....		6.71			8.72			7.41							

BHC Name

City/State

5375459

11

1

RSSD Number

FR Dist.

Peer #

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0				
Total property and casualty assets .....	0	0	0				
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0				
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0				
Total insurance underwriting equity .....	0	0	0				
Total property and casualty equity .....	0	0	0				
Total life and health equity .....	0	0	0				
Total insurance underwriting net income .....	0	0	0				
Total property and casualty .....	0	0	0				
Total life and health .....	0	0	0				
Claims and claims adjusted expense reserves (P/C) .....	0	0	0				
Unearned premiums (P/C) .....	0	0	0				
Policyholder benefit and contractholder funds (L/H) .....	0	0	0				
Separate account liabilities (L/H) .....	0	0	0				
Insurance activities revenue .....	0	0	0				
Other insurance activities income .....	0	0					
Insurance and reinsurance underwriting income .....	0	0					
Premiums .....	0	0	0				
Credit related insurance underwriting .....	0	0					
Other insurance underwriting .....	0	0					
Insurance benefits, losses, expenses .....	0	0					
Net assets of insurance underwriting subsidiaries .....	0	0	0				
Life insurance assets .....	99,987	97,702	95,573			2.34	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37						
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.11			53.67			51.47							
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.89			46.33			48.53							
Separate account assets (L/H) / Total life assets .....		13.40			11.24			7.26							
Insurance activities revenue / Adjusted operating income .....		0.36		0	0.41	11		0.47							
Premium income / Insurance activities revenue .....		2.76			2.84			7.32							
Credit related premium income / Total premium income .....		32.99			38.23			34.91							
Other premium income / Total premium income .....		67.01			61.77			65.09							
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39						
Insurance net income (P/C) / Equity (P/C) .....		23.22			15.59			19.86							
Insurance net income (L/H) / Equity (L/H) .....		4.49			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums .....		927.51			447.82			233.61							
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.15							
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0.15							
Net assets of insurance underwriting subsidiaries / Consolidated assets ....	0	0	44	0	0	44	0	0	42						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	6.19	12	28	6.08	11.03	32	6.85	11.51	35						
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34						

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0		
Real estate loans .....	0	0	0		
Commercial and industrial loans .....	0	0			
Loans to depository institutions and other banks acceptances .....	0	0	0		
Loans to foreign governments and institutions .....	0	0	0		
Loans to individuals .....	0	0	0		
Agricultural loans .....	0	0	0		
Other foreign loans .....	0	0	0		
Lease financing receivables .....	0	0	-66		
Debt securities .....	0	0	0		
Interest-bearing bank balances .....	0	0	0		
Total selected foreign assets .....	0	0	0		
Total foreign deposits .....	0	0	0		
Interest-bearing deposits .....	0	0	0		
Non-interest-bearing deposits .....	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.66		0	0.87	31	0	1.25	31						
Cost: Interest-bearing deposits .....		0.14			0.42			1.19							
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.20			5.18			27.03							
Commercial and industrial loans .....		0.79			0.64			0.29							
Foreign governments and institutions .....		0			0			0							
<b>Growth Rates</b>															
Net loans and leases .....		6.83			-2.40			22.48							
Total selected assets .....		9.48			2.04			12.40							
Deposits .....		0.73			3.46			10.36							

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		111,362	272,966	0			-59.20	
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		111,362	272,966				-59.20	
Commercial and industrial loans		0	0					
All other loans and leases		0	0	0				
Retained credit exposure		3,300	10,156	0			-67.51	
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		3,300	10,156	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		0	0	0				
Unused commitments to provide liquidity (servicer advance)		0	0	0				
Seller's interest carried as securities and loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Commercial and industrial loans		0	0	0				
Asset-backed commercial paper conduits		0	0	0				
Credit exposure from credit enhancements provided to conduit structures		0	0	0				
Liquidity commitments provided to conduit structures		0	0	0				
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Activity as a Percent of Total Assets								
Securitization activities		0.57	1.43	0				
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0.57	1.43	0				
Commercial and Industrial loans		0	0	0				
All other loans and leases		0	0	0				
Asset-backed commercial paper conduits		0	0	0				
Credit exposure from credit enhancements provided to conduit structures		0	0	0				
Liquidity commitments provided to conduit structures		0	0	0				
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		17.16	15.54					
Home equity lines		1.01	1.41					
Credit card receivables		0	0					
Auto loans and other consumer loans		35	27.42					
Commercial and industrial loans		5.37	14.26					
All other loans and leases		41.46	41.38					

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....	2.96	3.72			
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	2.96	3.72			
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....	0	0			
Seller's interest carried as securities and loans .....	0	0			
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0.22	0.69	0		
Total retained credit exposure and asset sale credit exposure .....	0.33	0.80	0		

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0					
Home equity lines .....	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans .....	7,041	14,341				-50.90	
Commercial and industrial loans .....	0	0	0				
All other loans and leases.....	0	0	0				
Total 30–89 days past due securitized assets .....	7,041	14,341	0			-50.90	
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0					
Home equity lines .....	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans .....	449	1,323				-66.06	
Commercial and industrial loans .....	0	0	0				
All other loans and leases.....	0	0	0				
Total 90+ days past due securitized assets .....	449	1,323	0			-66.06	
Total past due securitized assets.....	7,490	15,664	0			-52.18	
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0				
Home equity lines .....	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans .....	2,138	9,384	0			-77.22	
Commercial and industrial loans .....	0	0	0				
All other loans and leases.....	0	0	0				
Total net losses on securitized assets .....	2,138	9,384	0			-77.22	



BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	6.32	5.25			
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	6.32	5.25			
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....	0.40	0.48			
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0.40	0.48			
Total past due securitized assets percent of securitized assets .....	6.73	5.74			
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	1.92	3.44			
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	1.92	3.44			
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.14	0.95			
Home equity lines .....	0.03	1.01			
Credit card receivables .....					
Commercial and industrial loans .....	0.46	0.32			
All other loans and leases .....	1.10	0.88			
Total managed loans past due 30–89 days .....	0.95	0.94			
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0.03			
Home equity lines .....	0	0.09			
Credit card receivables .....					
Commercial and industrial loans .....	3.92	0.03			
All other loans and leases .....	0	0			
Total managed loans past due 90+ days .....	0.22	0.02			
<b>Total Past Due Managed Assets</b> .....	1.17	0.96			
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	0			
Home equity lines .....	0	0			
Credit card receivables .....					
Commercial and industrial loans .....	0.06	0.04			
All other loans and leases .....	0.17	0.28			
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....	0.15	0.28			

BHC Name

City/State

5375459

RSSD Number

11

FR Dist.

1

Peer #

# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Income from nonbank subsidiaries	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	0	0	0				
Securities gains (losses)	0	0	0				
Other operating income	0	0	0				
Total operating income	0	0	0				
Operating Expenses							
Personnel expenses	0	0	0				
Interest expense	0	0	0				
Other expenses	0	0	0				
Provision for loan and lease losses	0	0	0				
Total operating expenses	0	0	0				
Income (loss) before taxes	0	0	0				
Applicable income taxes (credit)	0	0	0				
Extraordinary items							
Income before undistributed income of subsidiaries	0	0	0				
Equity in undistributed income of subsidiaries	88,143	39,956	7,356			120.60	
Bank subsidiaries	88,143	39,956	7,356			120.60	
Nonbank subsidiaries	0	0	0				
Subsidiary holding companies	0	0	0				
Net income (loss)	88,143	39,956	7,356			120.60	
Memoranda							
Bank net income	88,143	39,956	7,356			120.60	
Nonbank net income	0	0	0				
Subsidiary holding companys' net income	0	0	0				

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
Dollar Amount in Thousands									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,084,324	100	1,118,194	100	1,046,075	100			-3.03	
Common and preferred stock .....	1,084,324	100	1,118,194	100	1,046,075	100			-3.03	
Excess cost over fair value .....	0	0	0	0	0	0				
Loans, advances, notes, and bonds .....	0	0	0	0	0	0				
Other receivables .....	0	0	0	0	0	0				
Investment in nonbank subsidiaries .....	0	0	0	0	0	0				
Common and preferred stock .....	0	0	0	0	0	0				
Excess cost over fair value .....	0	0	0	0	0	0				
Loans, advances, notes, and bonds .....	0	0	0	0	0	0				
Other receivables .....	0	0	0	0	0	0				
Investment in subsidiary holding companies .....	0	0	0	0	0	0				
Common and preferred stock .....	0	0	0	0	0	0				
Excess cost over fair value .....	0	0	0	0	0	0				
Loans, advances, notes, and bonds .....	0	0	0	0	0	0				
Other receivables .....	0	0	0	0	0	0				
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0				
Securities .....	0	0	0	0	0	0				
Securities purchased (reverse repos) .....	0	0	0	0	0	0				
Cash and due from affiliated depository institution .....	0	0	0	0	0	0				
Cash and due from unrelated depository institution .....	0	0	0	0	0	0				
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0				
Intangible assets .....	0	0	0	0	0	0				
Other assets .....	0	0	0	0	0	0				
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0				
Total assets .....	1,084,324	100.00	1,118,194	100.00	1,046,075	100.00			-3.03	
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0				
Securities sold (repos) .....	0	0	0	0	0	0				
Commercial paper .....	0	0	0	0	0	0				
Other borrowings 1 year or less .....	0	0	0	0	0	0				
Borrowings with maturity over 1 year .....	0	0	0	0	0	0				
Subordinated notes and debentures .....	0	0	0	0	0	0				
Other liabilities .....	0	0	0	0	0	0				
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0				
Total liabilities .....	0	0	0	0	0	0				
Equity Capital .....	1,084,324	100	1,118,194	100	1,046,075	100			-3.03	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0				
Common stock .....	0	0	0	0	0	0				
Common surplus .....	1,043,195	96.21	1,043,195	93.29	1,043,195	99.72			0.00	
Retained earnings .....	42,684	3.94	47,312	4.23	7,356	0.70			-9.78	
Accumulated other comprehensive income .....	-1,555	-0.14	27,687	2.48	-4,476	-0.43				
Other equity capital components .....	0	0	0	0	0	0				
Total liabilities and equity capital .....	1,084,324	100.00	1,118,194	100.00	1,046,075	100.00			-3.03	
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0				
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0				
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0				

BHC Name

City/State

5375459

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RSSD Number

FR Dist.

Peer #

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	8.40	11.94	16	3.88	7.29	17	0.75	9.68	3						
Bank net income / Average equity investment in banks .....	7.93	11.80	10	3.68	7.45	13	0.71	10.51	3						
Nonbank net income / Average equity investment in nonbanks .....		13.12			9.75			7.89							
Subsidiary HCs net income / Average equity investment in sub HCs .....		10.11			7.01			8.55							
Bank net income / Parent net income .....	100	96.79	36	100	88.16	31	100	82.22	35						
Nonbank net income / Parent net income .....	0	3.40	15	0	3.59	14	0	5.93	10						
Subsidiary holding companies' net income / Parent net income .....		65.35			68.34			74							
<b>Leverage</b>															
Total liabilities / Equity capital .....	0	16.81	2	0	20.06	3	0	20.43	1						
Total debt / Equity capital .....	0	11.71	11	0	14.41	10	0	14.31	13						
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	13.63	8	0	16.67	6	0	16.36	7						
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.77	11	0	14.68	10	0	14.56	13						
Total debt / Equity capital – excess over fair value .....	0	11.81	11	0	14.52	10	0	14.51	13						
Long-term debt / Equity capital .....	0	10.95	12	0	13.56	10	0	13.04	13						
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36						
Current portion of long-term debt / Equity capital .....	0	0.06	41	0	0.06	40	0	0.05	40						
Excess cost over fair value / Equity capital .....	0	0.05	41	0	0.08	39	0	0.12	38						
Long-term debt / Consolidated long-term debt .....	0	39.86	10	0	34.67	10	0	28.44	13						
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100	103.22	39	100	102.81	35	100	103.22	35						
Total investment in subs / Equity capital .....	100	108.40	30	100	110.16	23	100	111.07	22						
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0	0.29	39	0	0.47	34	0	0.36	34						
Equity investment in subs – equity cap / Net income-div (X) .....		1.05		0	1.82	1	0	1.22	1						
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	0	152.85	1		136.59			177.68							
Cash from ops + noncash items + op expense / Op expense + dividend .....		154.48			147.24			190.27							
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....		98.54			134.08			116.34							
Pretax operating income + interest expense / Interest expense .....		1,835.33			2,016.32			1,968.54							
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,770.77			1,539.23			1,632.83							
Dividends + interest from subsidiaries / Interest expense + dividends .....	0	174.12	1		150.43			210.80							
Fees + other income from subsidiaries / Salary + other expenses .....		11.92			13.95			16.52							
Net income / Current part of long-term debt + preferred dividends (X) .....		47.61			35.64			57.11							
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.44	25	0	3.85	24	0	2.64	28						
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.17			0.10			0.04							
Nonaccrual .....		0.92			1.03			0.54							
Total .....		1.09			1.13			0.58							
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49						
To nonbank subsidiaries .....	0	0.02	46	0	0.05	46	0	0.10	46						
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49						
Total .....	0	0.02	46	0	0.05	46	0	0.10	46						
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.76	16	0	2.66	14	0	5.62	12						
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50						
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.08	38	0	0.19	36						

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		66.37			81.10			57.84							
Dividends declared / Net income .....	105.25	28.27	99	0	42.29	4	0	33.08	3						
Net income – dividends / Average equity .....	-0.44	8.62	0	3.88	4.14	48	0.75	6.46	7						
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	155.92	7		132.17			178.13							
Dividends from nonbank subsidiaries .....	0	4.90	22		3.41			7.53							
Dividends from subsidiary holding companies .....	0	5.91	45		4.85			21.40							
Dividends from all subsidiaries .....	0	203.53	2		174.85			260.40							
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	45.96	5	0	60.28	4	0	66.55	4						
Interest income from bank subsidiaries .....	0	0.11	24	0	0.36	20	0	0.54	18						
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	1.55	36						
Other income from bank subsidiaries .....	0	0	47	0	0	46	0	0	46						
Operating income from bank subsidiaries .....	0	51.33	3	0	62.88	3	0	69.36	3						
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		62.63			56.39			82.95							
Interest income from nonbank subsidiaries .....		2.44			7.38			20.25							
Management and service fees from nonbank subsidiaries .....		0.37			0.86			1.92							
Other income from nonbank subsidiaries .....		0.07			0.16			1.06							
Operating income from nonbank subsidiaries .....		87.22			79.84			150.41							
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies .....		38.10			43.51			61.23							
Interest income from subsidiary holding companies .....		5.26			8.40			6.54							
Management and service fees from subsidiary holding companies .....		0.73			0.44			0.36							
Other income from subsidiary holding companies .....		-0.40			0.01			0.29							
Operating income from subsidiary holding companies .....		58.37			55.20			76.49							
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....		74.16			69.76			67.32							
Interest income from bank subsidiaries .....		0.23			0.63			0.80							
Management and service fees from bank subsidiaries .....		1.44			1.87			1.81							
Other income from bank subsidiaries .....		0.02			0.04			0.03							
Operating income from bank subsidiaries .....		83.13			82.20			78.80							
Dividends from nonbank subsidiaries .....		3.07			1.95			2.65							
Interest income from nonbank subsidiaries .....		0.18			0.73			1.19							
Management and service fees from nonbank subsidiaries .....		0.01			0.02			0.06							
Other income from nonbank subsidiaries .....		0.01			0.01			0.04							
Operating income from nonbank subsidiaries .....		4.67			4.70			7.29							
Dividends from subsidiary holding companies .....		2.10			2.53			4.52							
Interest income from subsidiary holding companies .....		0.01			0.11			0.20							
Management and service fees from subsidiary holding companies .....		0			0			0							
Other income from subsidiary holding companies .....		0			0			0							
Operating income from subsidiary holding companies .....		3.91			4.56			6.08							
Loans and advances from subsidiaries / Short term debt .....		158.10			135.13			83.37							
Loans and advances from subsidiaries / Total debt .....		26.38			27.08			28.33							